

ATTORNEY DOCKET NO. 100111410-2

DECLARATION AND POWER OF ATTORNEY
FOR PATENT APPLICATION

I, a below named inventor, I hereby declare that:

My residence/post office address and citizenship are as stated below next to my name;

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

APPARATUS, SYSTEM AND METHOD FOR REPORTING FINANCIAL DATA AND REMITTING FUNDS OVER AN INTERACTIVE COMMUNICATIONS NETWORK OR THE LIKE
the specification of which is attached hereto unless the following box is checked:(x) was filed on 11/26/01 as US Application No. or PCT International Application
Number 09/995,190 and was amended on _____ (if applicable).

I hereby state that I have reviewed and understood the contents of the above-identified specification, including the claims, as amended by any amendment(s) referred to above. I acknowledge the duty to disclose all information which is material to patentability as defined in 37 CFR 1.56.

Foreign Application(s) and/or Claim of Foreign Priority

I hereby claim foreign priority benefits under Title 35, United States Code Section 119 of any foreign application(s) for patent or inventor(s) certificate listed below and have also identified below any foreign application for patent or inventor(s) certificate having a filing date before that of the application on which priority is claimed:

COUNTRY	APPLICATION NUMBER	DATE FILED	PRIORITY CLAIMED UNDER 35 U.S.C. 119
			YES: _____ NO: _____
			YES: _____ NO: _____

Provisional Application

I hereby claim the benefit under Title 35, United States Code Section 119(e) of any United States provisional application(s) listed below:

APPLICATION NUMBER	FILING DATE

U. S. Priority Claim

I hereby claim the benefit under Title 35, United States Code, Section 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code Section 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, Section 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

APPLICATION NUMBER	FILING DATE	STATUS (patented/pending/abandoned)

POWER OF ATTORNEY:

As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith:

Customer Number 022879Place Customer
Number Bar Code
Label hereSend Correspondence to:
HEWLETT-PACKARD COMPANY
Intellectual Property Administration
P.O. Box 272400
Fort Collins, Colorado 80527-2400

Direct Telephone Calls To:

Marc P. Schuyler, Esq.

(650) 857-3359

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full Name of Inventor: Hong Michael DangCitizenship: U.S.A.

Residence:

X 16162 Oleander Avenue, Los Gatos, CA 95032

Post Office Address:

same

Inventor's Signature

X Hong Michael Dang

Date

X 3/7/2002

O.I.P.E.
NOV 17 2003
PATENT & TRADEMARK
OFFICE

DECLARATION AND POWER OF ATTORNEY
FOR PATENT APPLICATION (continued)

ATTORNEY DOCKET NO. 100111410-2

Full Name of # 2 Joint Inventor: Hwei-Hwa Alice Lin Citizenship: U.S.A.
Residence: X 10847 Linda Vista Dr., Cupertino, CA 95014
Post Office Address: same
Inventor's Signature: X [Signature] Date: X March 12, 2002

Full Name of # 3 Joint Inventor: Martin Trostel Citizenship: Germany
Residence: Philosophenweg 67 D-72076 Tuebingen Germany
Post Office Address: same
Inventor's Signature: _____ Date: _____

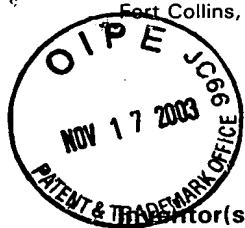
Full Name of # 4 Joint Inventor: Kooi Karl Yap Citizenship: U.S.A.
Residence: X 18880 Pendergast Ave, Cupertino CA 95014
Post Office Address: same
Inventor's Signature: X [Signature] Date: X March 8, 2002

Full Name of # 5 Joint Inventor: _____ Citizenship: _____
Residence: _____
Post Office Address: _____
Inventor's Signature: _____ Date: _____

Full Name of # 6 Joint Inventor: _____ Citizenship: _____
Residence: _____
Post Office Address: _____
Inventor's Signature: _____ Date: _____

Full Name of # 7 Joint Inventor: _____ Citizenship: _____
Residence: _____
Post Office Address: _____
Inventor's Signature: _____ Date: _____

Full Name of # 8 Joint Inventor: _____ Citizenship: _____
Residence: _____
Post Office Address: _____
Inventor's Signature: _____ Date: _____



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PATENT APPLICATION

ATTORNEY DOCKET NO. 100111410-2

3600 9/5

IN THE
UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor(s): Hong M. Dang et al.

Confirmation No.: 9378

Application No.: 09/995,190

Examiner: Not Assigned

Filing Date: 11/26/2001

Group Art Unit: N.A.

Title: APPARATUS, SYSTEM AND METHOD FOR REPORTING FINANCIAL DATA AND
REMITTING FUNDS OVER AN INTERACTIVE COMMUNICATIONS NETWORK OR THE
LIKE

Mail Stop Missing Parts
Commissioner For Patents
PO Box 1450
Alexandria, VA 22313-1450

TRANSMITTAL LETTER FOR SUBMITTAL OF CORRECTED APPLICATION PAPERS

Sir:

This is in response to a Notice to File Corrected Application Papers under 37 CFR 1.84 mailed on
12/10/2001. Enclosed is a copy of said Notice and the following documents to complete
the filing requirements of the above-identified application.

(X) **ORIGINAL Declaration And Power Of Attorney For Patent Application, a COPY of which was
FILED on MARCH 12, 2002 in response to the aforementioned NOTICE.**

() A Petition for Extension of Time for reply to Notice to Correct Application is attached.

- () one month \$110.00
- () two months \$410.00
- () three months \$930.00
- () four months \$1450.00

() Please charge to Deposit Account 08-2025 the sum of \$0.00. At any time during
the pendency of this application, please charge any fees required or credit any over payment to
Deposit Account 08-2025 pursuant to 37 CFR 1.25. Additionally please charge any fees to Deposit
Account 08-2025 under 37 CFR 1.16 through 1.21 inclusive, and any other sections in Title 37 of
the Code of Federal Regulations that may regulate fees.

(X) A duplicate copy of this transmittal letter is enclosed.

(X) I hereby certify that this correspondence is being
deposited with the United States Postal Service as
first class mail in an envelope addressed to:
Commissioner for Patents, Alexandria, VA
22313-1450. Date of Deposit: 11/12/2003
OR

() I hereby certify that this paper is being transmitted
to the Patent and Trademark Office facsimile
number _____ on _____

Number of pages:

Typed Name: Grant E. Pollack

Signature: Grant E. Pollack

Respectfully submitted,
Hong M. Dang et al.

By Grant E. Pollack
Grant E. Pollack, Esq.

Attorney/Agent for Applicant(s)
Reg. No.: 34,097

Date: 11/12/2003

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